

CREDITOR NAME

MONTHLY PAYMENT

EST MONTHS REMAINING

(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 5 below.

CREDITOR NAME	MONTHLY PAYMENT
Sallie Mae	\$75.00
ACS/College Loan	\$50.00

(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
HSBC Mortgage	\$1,537.00	Debtor

(E) **DSO Claims in equal installments.** Pay the following pre-petition domestic support obligation arrears in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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4. **Attorney Fees.** Pay Debtor's attorney \$1,650.00 in equal monthly payments over 12 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below.

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay arrearage on debt secured by liens on real property in equal monthly installments over the period and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
N/A			

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 6.98% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
N/A			

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 6.98% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
N/A				

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
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6. Pay \$1,000.00 of debtor's attorney's fees and any additional attorney fees allowed by the

Court.

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
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8. **Priority Claims.** Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
Internal Revenue Service	\$378.00

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: \$93,452.96. Estimated amount available \$6,289.20. Estimated repayment in Chapter 7: \$0. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$6,289.20.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
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10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR.

DATE: September 23, 2008

DEBTOR: William J. Benthall

DATE: September 23, 2008

DEBTOR: Lisa D. Benthall

/s/ Susan E. Skelton

Susan E. Skelton

MBE #55027, USED #501149

Ridings Law Firm

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Brentwood, MO 63144

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Email: susanelewis@msn.com

Attorney for Debtors

Certificate of Service

A copy of the Debtor's Chapter 13 Plan was served via the Court's electronic means or mailed postage prepaid on September 23, 2008 to the following creditors and/or parties in interest:

John V. LaBarge, Jr.

Chapter 13 Trustee

PO Box 430908

St. Louis, MO 63143

ACS/College Loan Corp

501 Bleecker St

Utica, NY 13501

Applied Bank

601 Delaware Ave

Wilmington, DE 19801

Barclays Bank Delaware

125 S West St

Wilmington, DE 19801-5014

Beneficial/HFC

PO Box 1547

Chesapeake, VA 23327

Capital One

PO Box 85520

Internal Zip 12030-163

Richmond, VA 23285-5520

CashCall Inc
1600 S Douglass Rd
Anaheim, CA 92806

CashnetUSA.com
PO Box 547
Lake Bluff, IL 60044

Collector of Revenue
41 South Central
Attn: Division of Collection
Saint Louis, MO 63105

Credit One Bank
PO Box 98875
Las Vegas, NV 89193

DSCE
PO Box 1527
Jefferson City, MO 65102

GEMB/Walmart
PO Box 981400
C77W
El Paso, TX 79998-1400

HSBC Bank
PO Box 5253
Carol Stream, IL 60197

HSBC Mortgage Services
PO Box 9068
Brandon, FL 33509-9068

Internal Revenue Service
Attention: Bankruptcy Unit
PO Box 21126
Philadelphia, PA 19114-0326

Merrick Bank
PO Box 5000
Draper, UT 84020

Missouri Department of Revenue
Attn: Bankruptcy Unit
P.O. Box 475
Jefferson City, MO 65105

Missouri Payday Loan Co., Inc.
5517 S. Lindberg
Saint Louis, MO 63123

NCO-Medclr
PO Box 8547
Philadelphia, PA 19101

Quickclick Loans LLC/Select
3440 Preston Ridge Rd Ste 500
Alpharetta, GA 30005-3823

Sallie Mae 3rd Party

1002 Arthur Dr
Lynn Haven, FL 32444

Sonic Payday
234 N James St
Wilmington, DE 19804

Target National Bank
PO Box 673
Minneapolis, MN 55440

The Loan Machine
1347 Jeffco Blvd
Arnold, MO 63010

Think Cash
PO Box 101842
Fort Worth, TX 76185

TNB-TargetPO Box 673
Minneapolis, MN 55440

Tribute/FBOFD
6 Concourse Parkway NE Fl 2
Atlanta, GA 30328

Washington Mutual/Providian
PO Box 9180
Pleasanton, CA 94566

/s/ Susan E. Skelton